

NOTICE OF TRUSTEE'S SALE

Notice is hereby given by the undersigned Substitute Trustee, in accordance with the provisions of that certain Deed of Trust made by Jessie Shanholtz and Todd A. Cotgreave, to Henry M. Kayes, Jr. and Rick Manning, Trustees, dated July 11, 2008, of record in the Office of the Clerk of the County Commission of Jefferson County, West Virginia, in Deed of Trust Book 1727, at page 396 (the "Deed of Trust") securing a Promissory Note dated July 11, 2008, in the original principal amount of Fifty-Eight Thousand Dollars (\$58,000.00), payable to the order of Centra Bank, Inc. (the "Note"). United Bank, formerly known as United Bank, Inc., successor to Centra Bank, Inc., appointed Stephen M. Mathias to serve as Substitute Trustee, by a Substitution of Trustee dated January 2, 2019, of record in the said Clerk's Office in Deed of Trust Book 1218, at page 205. Jessie Shanholtz and Todd A. Cotgreave have defaulted under the terms of the Deed of Trust and the Note, and as requested by United Bank, formerly known as United Bank, Inc., successor by merger to Centra Bank, Inc., the holder and owner of the Note secured by the Deed of Trust, the undersigned Substitute Trustee will sell at public auction on April 3, 2019, at 1:00 p.m. at the front door of the Jefferson County Courthouse, 100 E. Washington Street, in Charles Town, West Virginia, the following described real property situate in Shepherdstown District, Jefferson County, West Virginia, and more particularly described as follows:

Those three certain lots of real estate situate and being in Shepherdstown District in Jefferson County, West Virginia, east of Shepherdstown and near the Potomac River, known and described as LOTS NO. 1, 1A and 2, as the same appear on a Plat of "A" Block, which said Plat was made and prepared by J. Jas. Skinner, S.J.C., dated April 10, 1957, and is of record in the Office of the Clerk of the County Court [now Commission] of Jefferson County, W. Va., in Deed Book 229, at page 458. The lots herein conveyed have a frontage of 75 feet each on a street as the same is shown on said Plat, and extend back a uniform depth 150 feet.

AND-BEING the same parcel of real estate conveyed to Jessie Shanholtz by deed dated the 11th day of July 2008, from D. Ewell Hendricks, and recorded in the office of the Clerk of the County Commission of Jefferson County, West Virginia, in Deed Book 1053, page 347.

TERMS OF SALE

Said property will be sold by public auction to the highest bidder for cash or on credit or partly cash and partly credit, at the discretion of the Trustee. The sale shall be further subject to the following:

1. Real estate taxes delinquent, due or payable, or to become due and payable;
2. Any statutory lien or liens that may affect the property; and
3. All covenants, conditions, restrictions, reservations, easements and rights-of-way of record in the chain of title to the property, or which may be visible from a physical inspection.
4. Federal Tax Lien: In the event that there are Federal Tax Liens against the property, the United States would have the right to redeem the property within a period of 120 days from the date of such sale or the period allowable for redemption under local law, whichever is longer.

Said property will be sold "AS IS, WHERE IS," in the present condition and with all faults and defects, if any, and without any warranty or representation, express or implied.

The successful bidder shall pay all recording fees including the West Virginia Excise Tax on the Privilege of Transferring Real Property and any delinquent or unpaid real estate taxes.

The undersigned Trustee expressly reserves the right to reject any and all bids and may adjourn the sale from time to time without notice other than oral proclamation at the time and place appointed for the sale. Such adjournment may be for a period of time deemed expedient by the beneficial owner and shall not be construed to be a waiver to make said foreclosure.

Any inquiries regarding this sale may be directed to Stephen M. Mathias, Substitute Trustee, 101 S. Queen Street, Martinsburg, West Virginia, 25401, Telephone: (304) 263-0836.

DATED this 4th day of March, 2019.



Stephen M. Mathias, Substitute Trustee